Reviewing Modification Issues

Issue: Reviewing Modification Issues

Resolution:

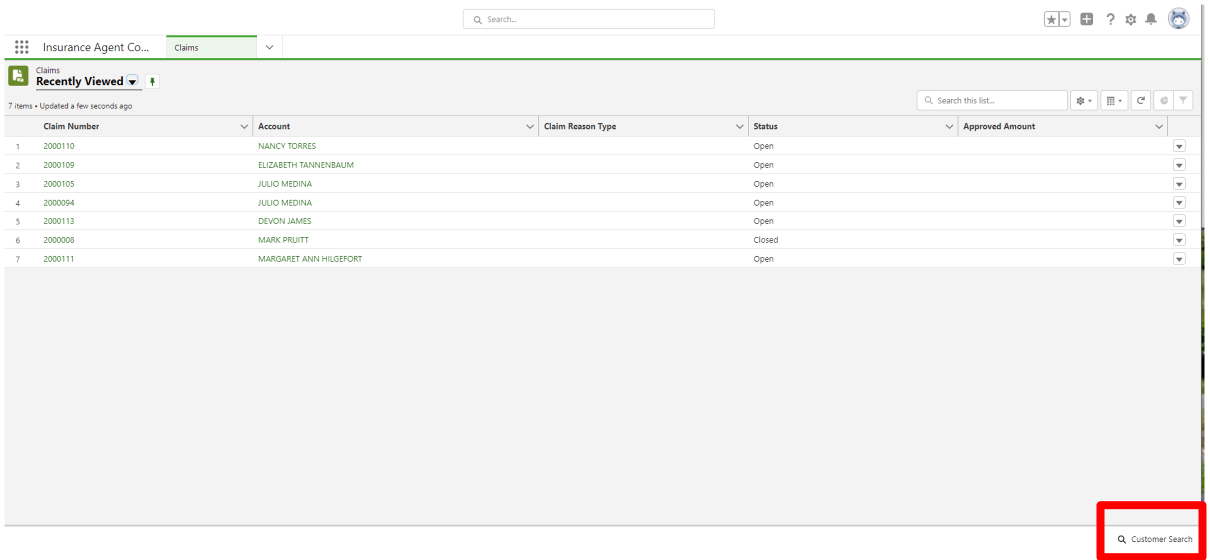
1. Indicators of modifications on the vehicle.
   a) Inspection report
   b) Repair facility advises adjuster and provides pictures.
   c) Pictures sent to claims department and the adjuster notices the modification.
2. Examples of modifications.
   a) Exhaust modifications – removal of the catalytic convertor, dual exhaust, straight pipe exhaust, etc.
   b) Headers, tuners, chips, or other performance enhancements.
   c) Anything altering the engine management system
   d) Snowplow equipment and/or attachments and controls.
   e) Vehicles modified for racing or off roading.
3. Creating a task for Client Relations.
   a) With CMS already opened, click **[Customer Search]**
   b) Under **[Customer Search],** enter the applicable claim number under [claim number]
   c) Click **[Search]**
   d) Under the **[Customer Search]** window that will automatically populate, click on the **[Claim Number]**
   e) To begin to create a task for Client Relations, click **[Actions]**
   f) Click **[Task]**
   g) The following window will automatically populate. Under **[Subject]**, type “Client Relations Review”
   h) Click **[Task Type]** and from the drop-down menu that appears, choose **[Client Relations]**
   i) Under **[Assigned to]**, click the **[X]** next to your name
   j) Under the drop-down menu for the **[Assigned to]** button, click **[Queues]**
   k) Under **[Search queues],** type and select **[Client Relations]**
   l) Under **[Task Reason],** from the drop-down menu that appears, choose **[Vehicle modifications]**
   m) Scroll down to the Additional Information section. The default priority will say “normal”; do not adjust this.
   n) Under the drop – down menu for **[Status],** choose **[Not Started]**
   o) Under **[comments],** draft your task comments note, it should specify which modifications are present.
   p) When your note is ready, click **[Save]**
   q) Call shop and advise claim is on hold during Client Relations review.
   r) Once review is complete Client relations will assign to callbacks or the adjuster depending on the type of claim. Turnaround time is 24-48 hours but could be longer.
   s) If confirmed modifications that void the policy, the contract will be cancelled. Client Relations will set a task if they need additional information or if the claim is officially denied.

Purpose
This is intended to provide directions for adjusters on reviewing modifications on vehicles.

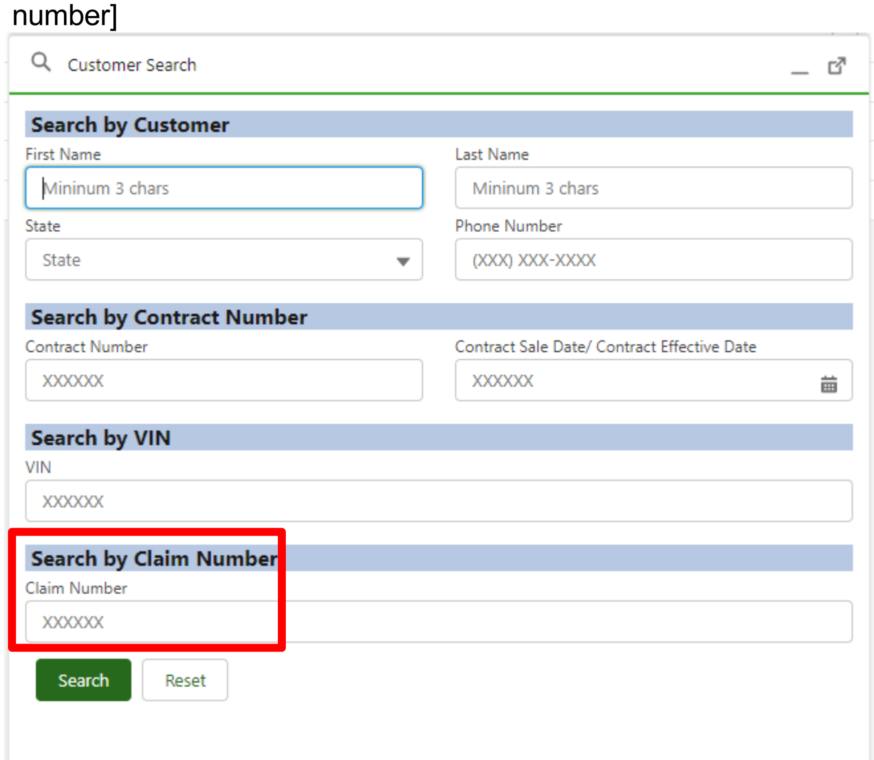
Teams Impacted
- Client Relations
- Claims and their core department leadership teams
- Senior leadership teams

Procedure

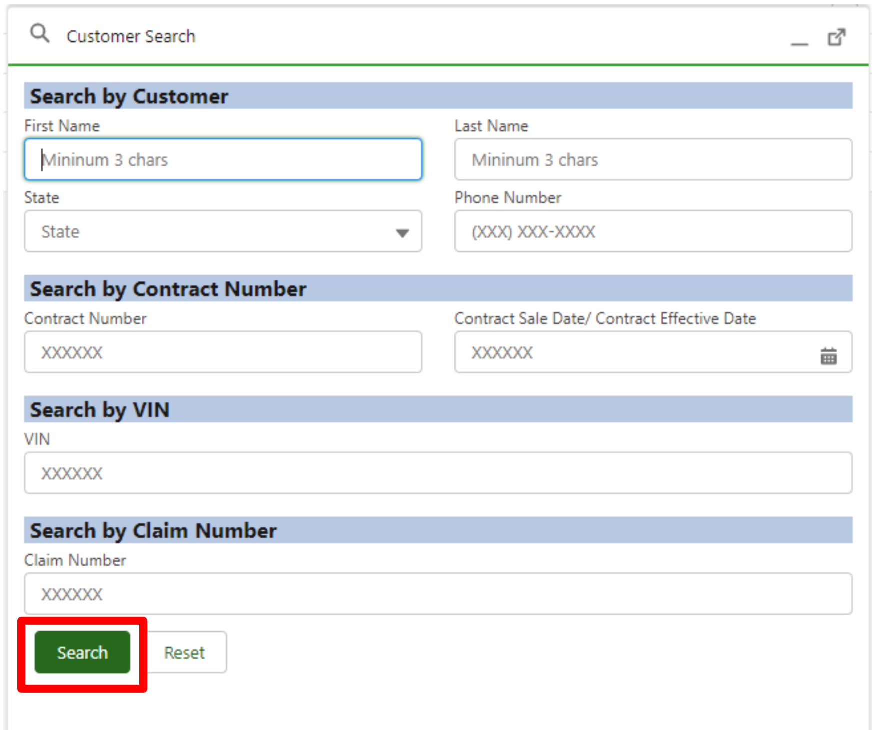
1. Indicators of modifications on the vehicle
    a. Inspection report notes and shows modifications.
    b. The repair facility advises the adjuster of a modification and has provided pictures.
    c. Pictures are sent of the vehicle to claims department and the adjuster notices the modification.
    d. Examples of modifications include but are not limited to what is listed in sections 2-3.
2. Exhaust Modifications
    a. The contract states there is no coverage for exhaust modifications which interfere or alter the free flow exhaust system.
    b. Few examples of exhaust modifications we do not cover, removal of the catalytic convertor, a dual exhaust, straight pipe exhaust, etc.
    c. Please give a brief explanation of the exhaust mod when sending to Client Relations.
3. Other Modifications
    a. Headers, tuners, chips, or other performance enhancements
    b. Anything altering the ignition system.
    c. Anything altering the engine management system.
    d. Snowplow equipment and/or attachments and controls.
    e. Vehicles modified or set up for racing.
    f. Vehicles that are modified for off roading and roadsters.
    g. Flatbeds
    h. Please note that oversized tires and suspension modifications each have their own SOPs to follow.
4. Creating a task for Client Relations
    a. With CMS already opened, click **[Customer Search]**



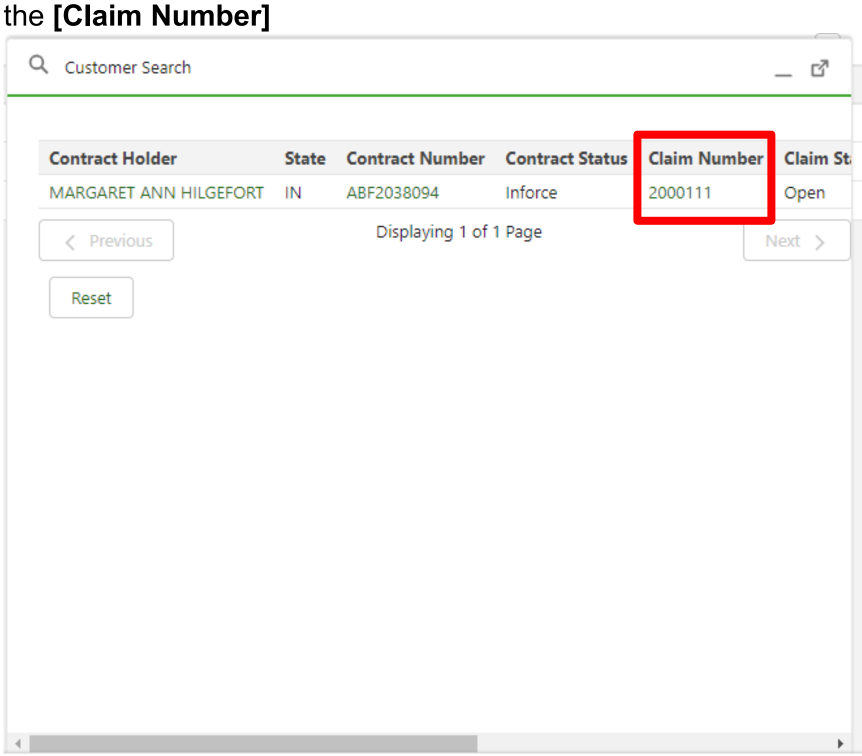
b. Under **[Customer Search]**, enter the applicable claim number under [claim number]



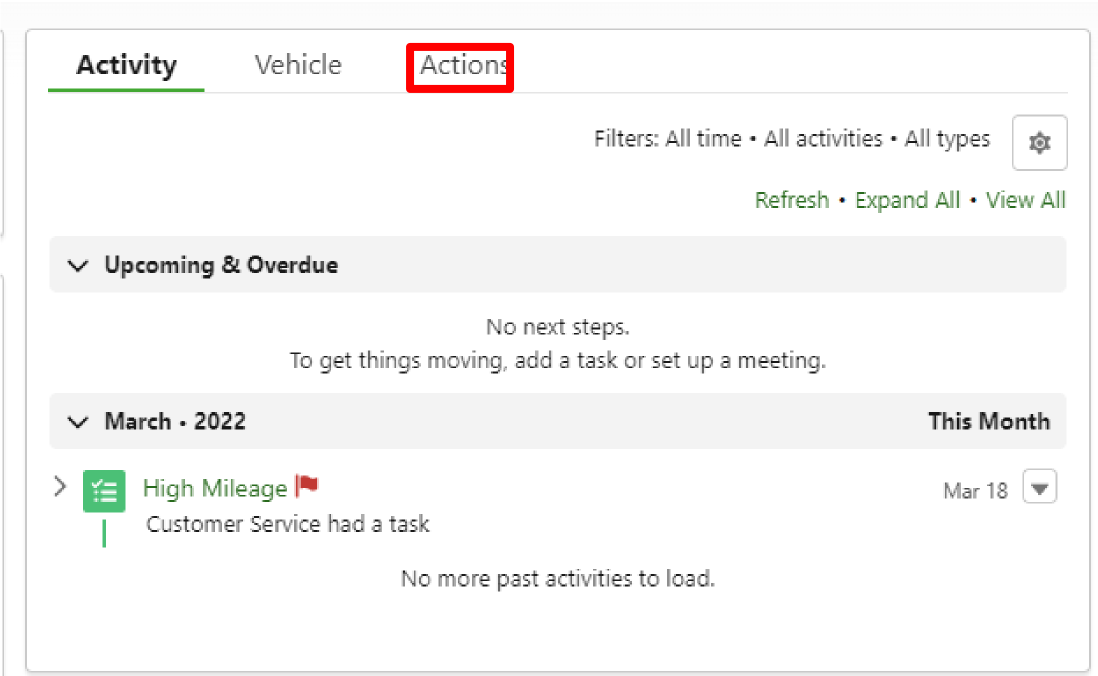
c. Click **[Search]**



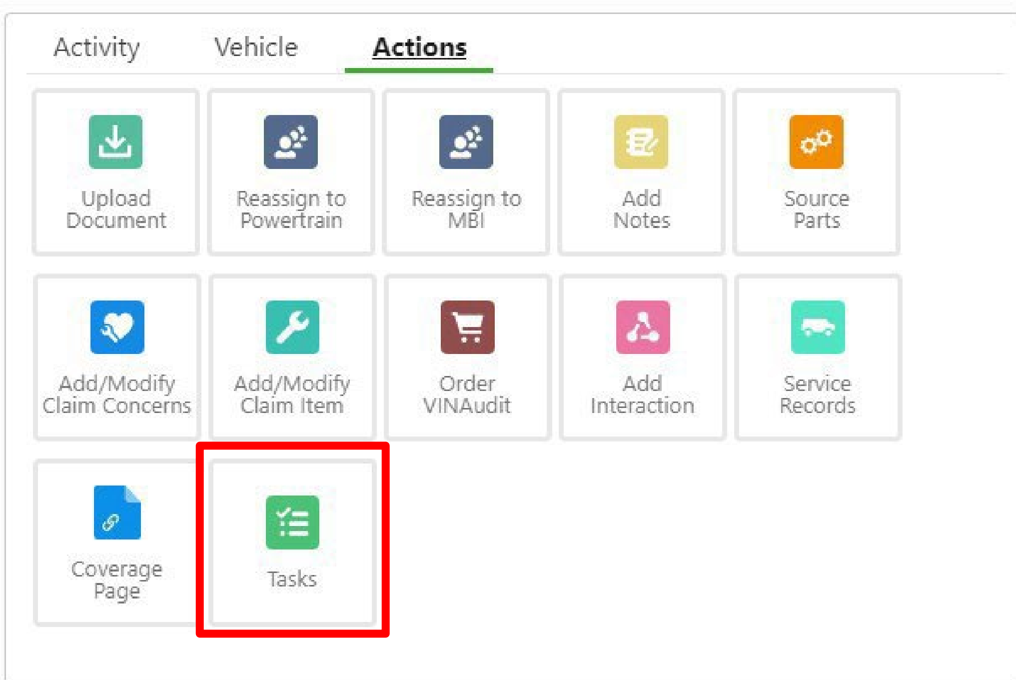
d. Under the **[Customer Search]** window that will automatically populate, click on the **[Claim Number]**



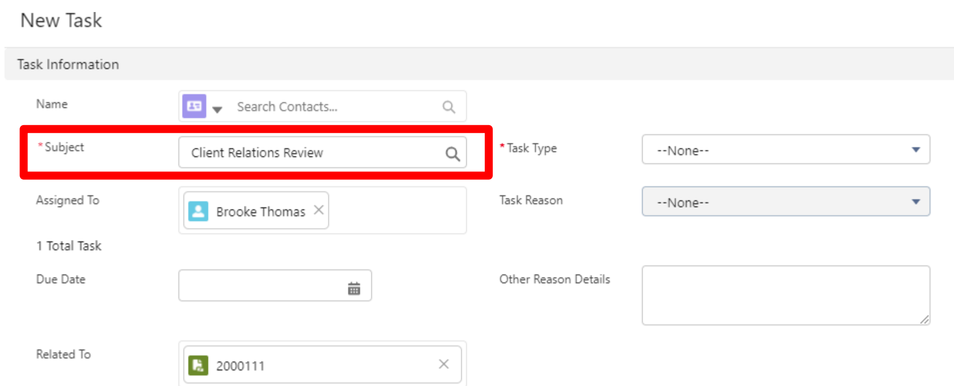
e. To begin to create a task for Client Relations, click **[Actions]**



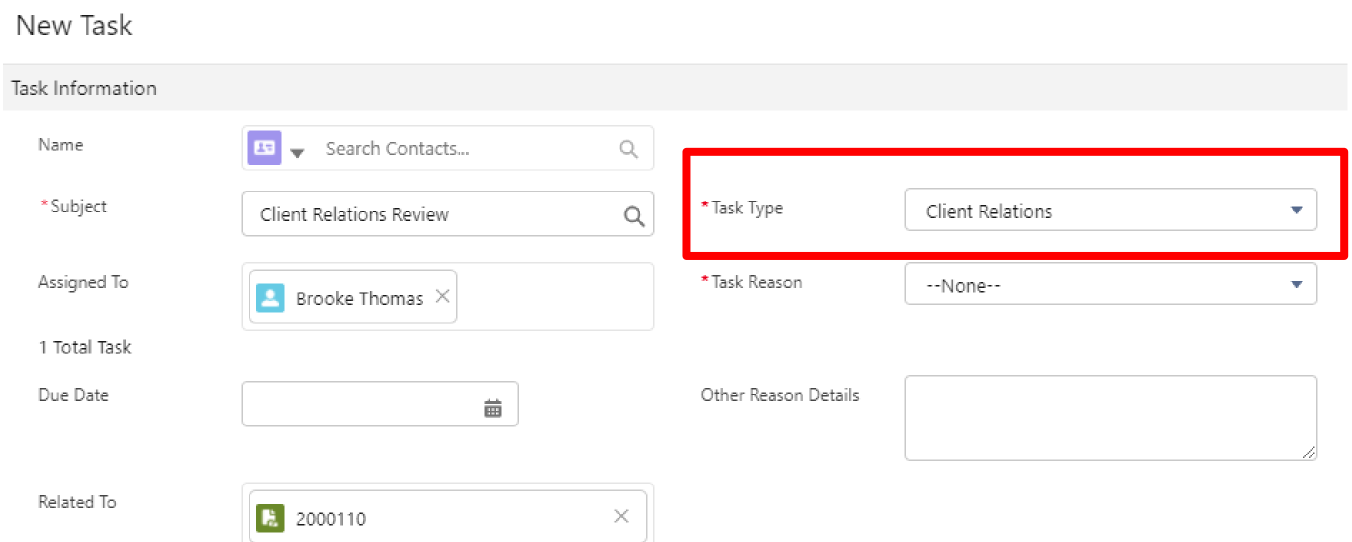
f. Click **[Tasks]**



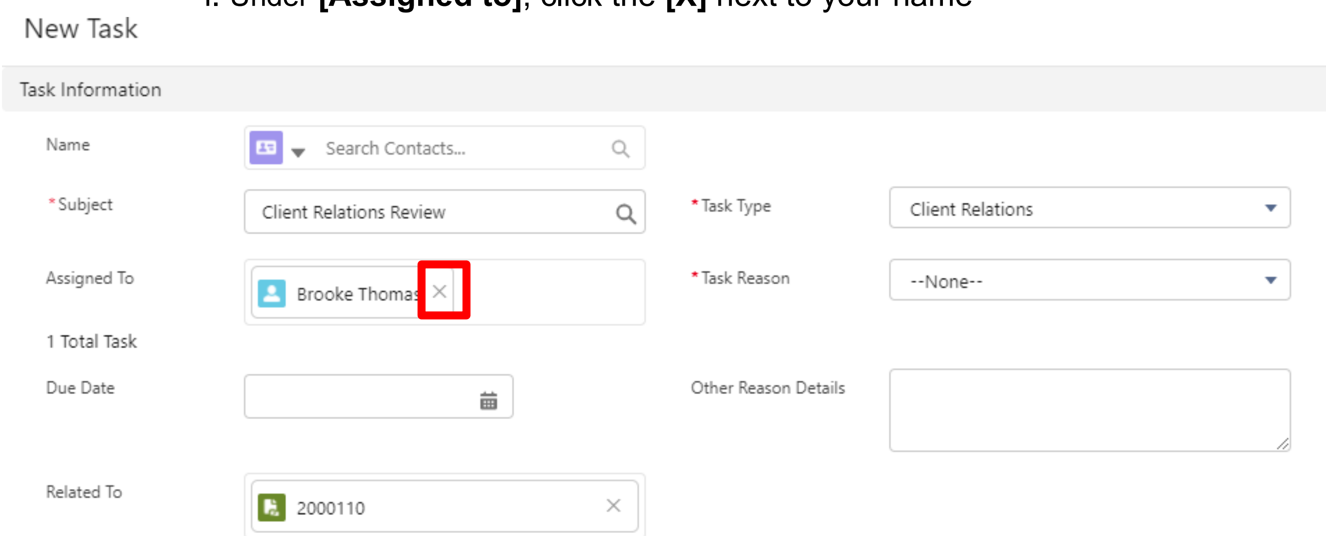
g. The following window will automatically populate. Under **[Subject]**, type “Client Relations Review”



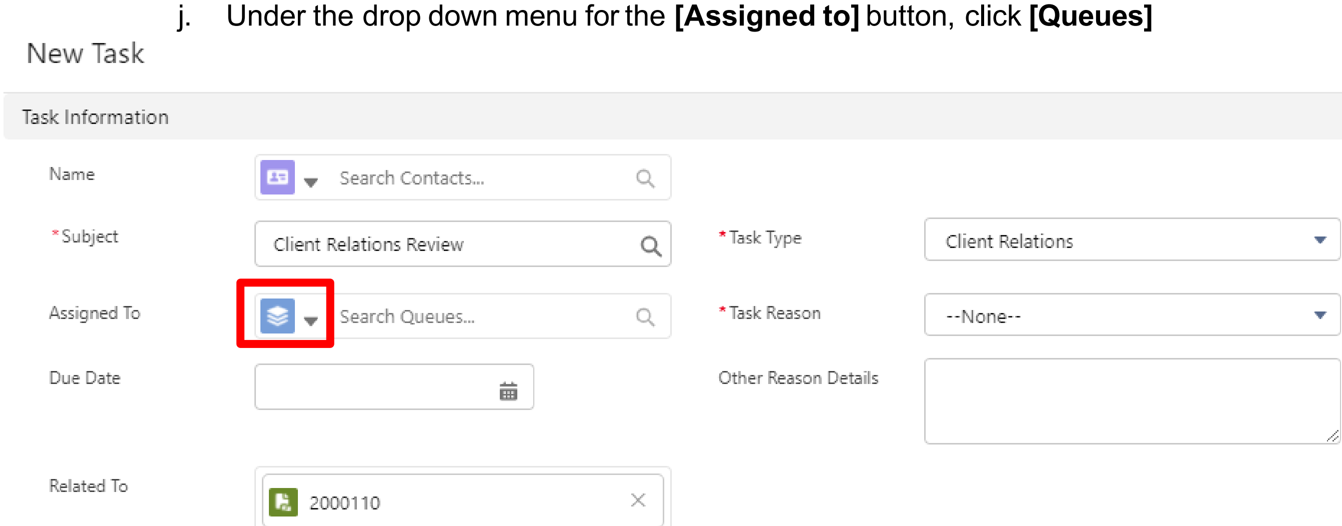
h. Click **[Task Type]** and from the drop-down menu that appears, choose **[Client Relations]**



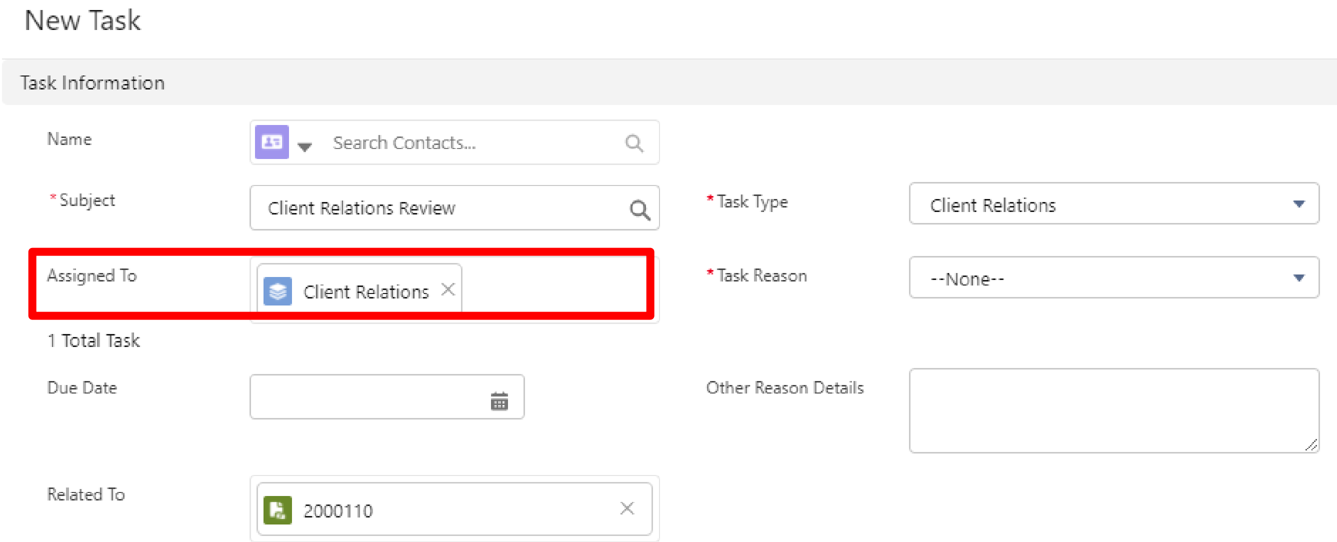
i. Under **[Assigned to]**, click the **[X]** next to your name



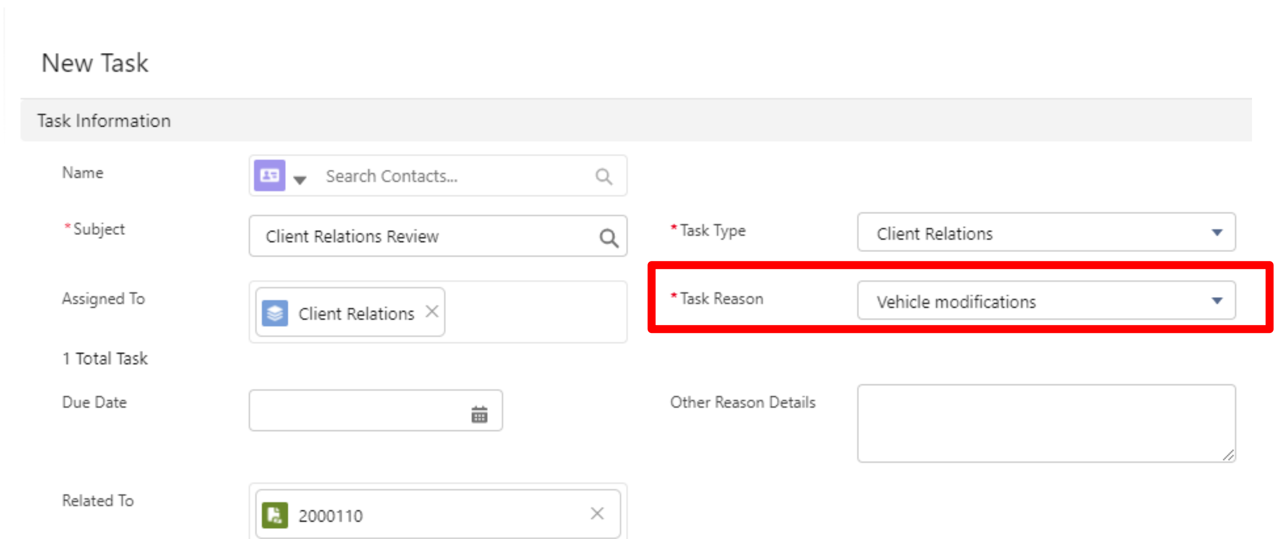
j. Under the drop down menu for the **[Assigned to]** button, click **[Queues]**



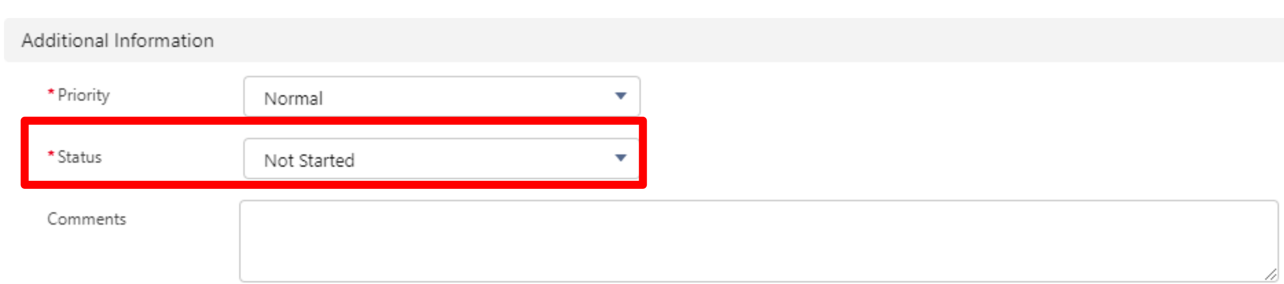
k. Under **[Search queues]**, type and select **[Client Relations]**



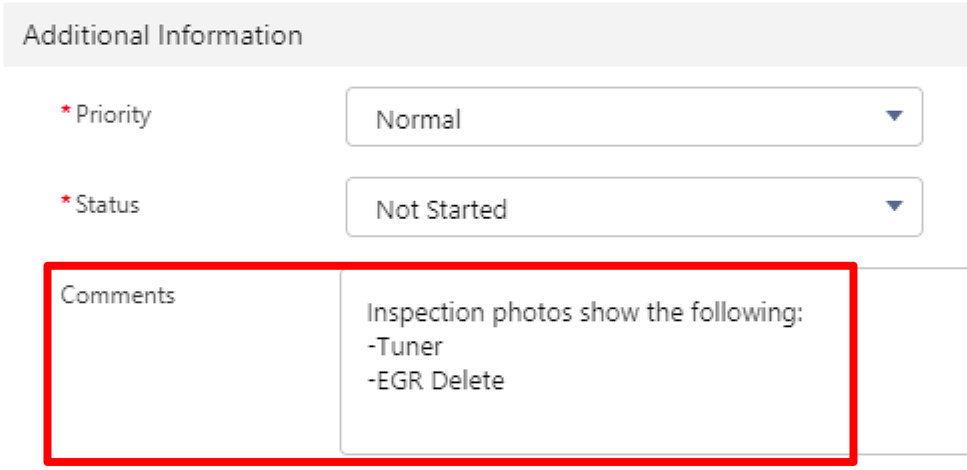
l. Under **[Task Reason],** from the drop down menu that appears, choose **[Vehicle modifications]**



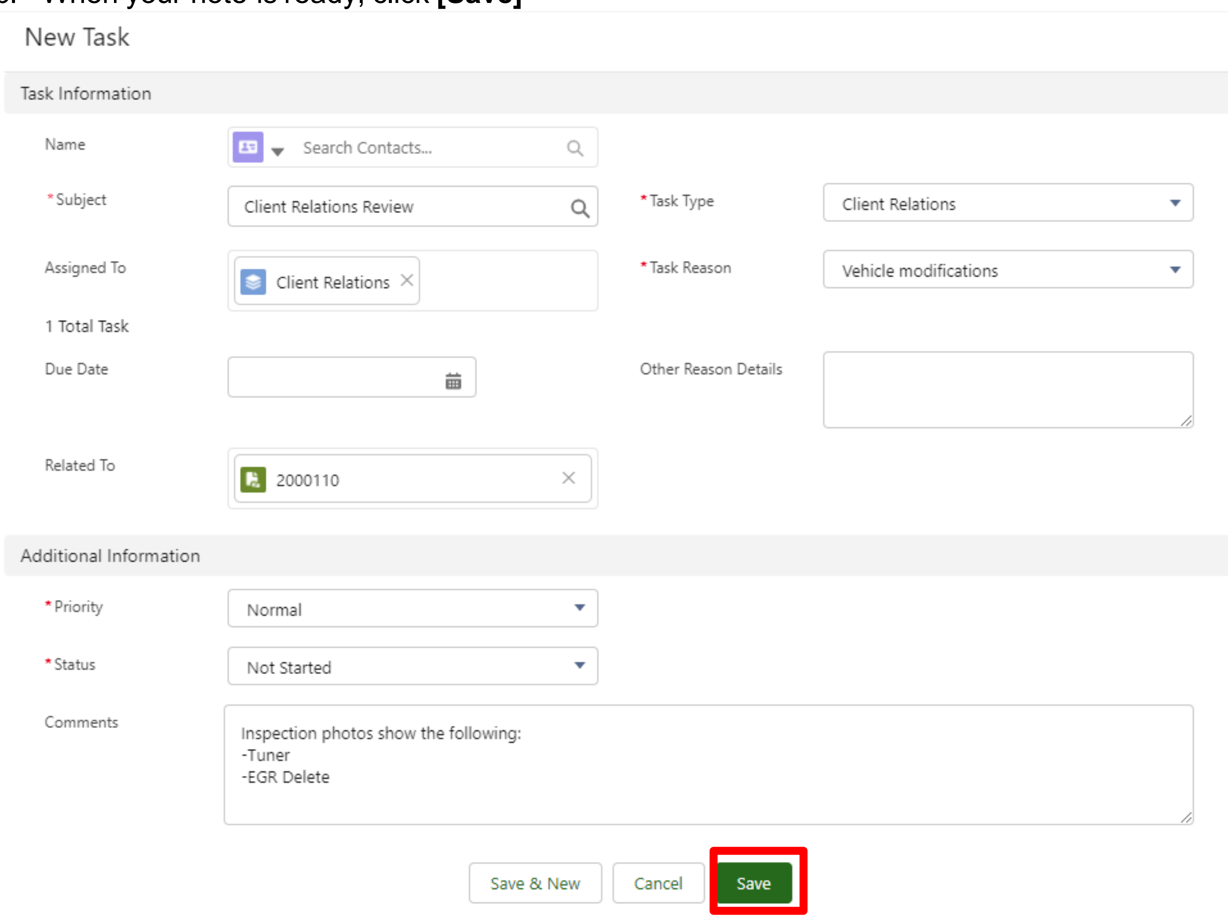
m. Scroll down to the Additional Information section. The default priority will say "normal"; do not adjust this.
n. Under the drop-down menu for **[Status]**, choose **[Not Started]**



o. Under **[comments]**, draft your task comments note, which should specify which modifications are present on the vehicle and need to be reviewed.



p. When your note is ready, click **[Save]**



q. Call shop and advise the claim is on hold and awaiting coverage determination.

r. Client relations will review and assign a task to either callbacks or the adjuster, depending on the type of claim (specifically, general vs. powertrain). The typical turnaround time is 24-48 hours, though it may sometimes be longer if we are waiting on the seller to confirm changes in funding.

s. If we confirm that the vehicle has modifications which void the policy, the contract will be cancelled. If circumstances arise where we need more evidence of modifications, we will create a task with further instructions that we will send to the appropriate group or adjuster. If the claim is denied and the contract is set to be cancelled, Client Relations will assign a task back to the adjuster to officially deny the claim and an addition task to callbacks to explain the denial.

Approval & Revision

Date Created [03/24/2022]	Created By [Brooke Thomas]	Date Approved [3/24/2022]	Approved By [Jessica Rivera]

Date Revised	Revised by	Revision Description	Date Approved	Approved By
08/01/2023	Melissa Bryant	Added Fast Track Article	08/01/2023	Amanda Wiseman
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]
Date Revised [Date]	Revised by [Revisor Name]	Revision Description [Enter what has changed from the previous version]	Date Approved [Date]	Approved By [Approver's Name]